

This Instrument Prepared By:
American Title Company, Inc.
65 Germantown Court, Suite 107
Cordova, TN 38018
901/624-6112

LIMITED POWER OF ATTORNEY

KNOWN ALL MEN BY THESE PRESENTS THAT I, Kimberly Smith of Memphis, do by these presents hereby make, constitute and appoint Jeffrey Smith of Memphis as my true and lawful Attorney in Fact for me and in my name, place and stead, to execute any instrument that I could, or have authority to do, granting and giving unto said Attorney in Fact full authority and power to do and perform any and all other acts necessary or incidental to the performance and execution of the powers herein expressly granted with power to do and perform all acts authorized hereby, as fully and to all intents and purposes as the grantor might or could do if personally present, with full power of substitution.

This Power of Attorney is limited and given to Jeffrey Smith for the sole purpose of allowing him/her to act on my behalf for the purpose of executing any and all documents necessary to complete **purchase** of certain real property described below, including but not limited to, the execution of Deed of Trust in favor of DELTA TRUST MORTGAGE CORP.

See Attached Exhibit A:

If I should become incapacitated or incompetent, or for any reason unable to act in my own behalf, this Power of Attorney shall continue in full force and effect, it being our express intention and purpose that mental r physical debility shall not revoke said power, pursuant to the provisions of Tennessee Code Annotated, 34-6-101, et seq.

IN TESTIMONY WHEREOF, I have hereunto set my hand this 28th day of September, 2006.

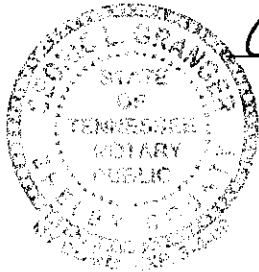

Kimberly Smith

STATE OF TENNESSEE)
COUNTY OF Shelby)

Personally appeared before me, this undersigned, a notary public in and for said County and State, Kimberly Smith, the within named grantor, with whom I am personally acquainted (or who proved to me on the basis of satisfactory evidence) and who acknowledge that he/she executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at office this 28th day of September, 2006.

My Commission Expires:




NOTARY PUBLIC

preparer

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Lot 39, Section A, King's View Lakes Subdivision, Section 31, Township 1 South, Range 8 West, Plat Book 67, Page 8 and 9, in the Register's Office for Desoto County, Mississippi which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed to Stella Camille (Witman) Holliday Cagle by deed from Richard Tod Cagle filed for record in Book 458, Page 52, Register's Office for Desoto County Mississippi, dated 10/16/03.

Property address known as: 6157 Lake Front Drive North, Horn Lake, Mississippi 38637,
Desoto County